

Exhibit 8

October 23, 2017

Morris Manopla
[REDACTED]
[REDACTED]

Re: Nationstar Loan Number: [REDACTED]

Dear Nationstar,

On behalf of my family, I am writing to ask for your kind assistance to work with me on a loan modification. Although we have been delinquent due to financial circumstances that I will detail in this letter, I can assure you that if you were to modify the loan to make it affordable through the HAMP program, we would never miss another payment.

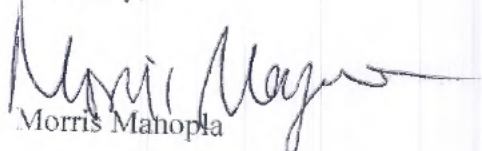
For many years I worked steadily and managed to cover the household finances for my family, including four young children. But in the middle of 2015, I lost my position, and that lowered my pay so I was no longer able to support my family and pay my mortgage. As we have four young children, my wife stayed home to take care of them and run the home; it would actually increase our expenses if she were to go back to work full-time.

But we didn't despair and used some savings to keep paying for the mortgage. However, as months passed and I was still job hunting, we realized that we could not afford to pay the mortgage. It was a harrowing time as a home provides a sense of security even in tough economic times. But we had no choice – we received help from friends and family but this assistance ended as people had their own financial difficulties.

Still, I had hope and thankfully, I have made progress in my job, and worked some more hours to make up for my decrease in pay. However, I am earning considerably less while the costs of food and utilities are increasing. I strongly feel that if the loan modified, and my interest rate is lowered to 2% I would be in a better situation and could begin making payments.

We appreciate your assistance to lower our payment so we can keep our home. All documents will be provided in a timely manner.

Sincerely,


Morris Manopla